

Information to identify the case:

Debtor 1 **James J. Scheib**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**
Case number: **20-18210**

Social Security number or ITIN **xxx-xx-7534**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **7 10/4/20**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James J. Scheib	
2. All other names used in the last 8 years		
3. Address	1995 Royal Blvd. Elgin, IL 60123	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Frank J Kokoszka Kokoszka & Janczur, P.C. 19 South LaSalle Suite 1201 Chicago, IL 60603-1419	Contact phone 312-443-9600 Email: trustee@k-jlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/5/20
7. Meeting of creditors	November 2, 2020 at 11:30 AM	Location: Appear by Telephone. For instructions,, visit: www.justice.gov/ust-regions-r11/ region-11-northern-district-illinois
	Debtors must bring a picture ID and proof of their Social Security Number.	
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 1/4/21
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
James J. Scheib
Debtor(s)

Case No. 20-18210-JSB
Chapter 7

District/off: 0752-1
Date Rcvd: Oct 05, 2020

User: nmolina
Form ID: 309A

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:

Recip ID	Recipient Name and Address
db	+ James J. Scheib, 1995 Royal Blvd., Elgin, IL 60123-2530
29056519	+ Cap1/WMT, PO Box 30285, Salt Lake City, UT 84130-0285
29056521	+ Carmax Auto Finance, 12800 Tuckahoe Creek Pkwy., Richmond, VA 23238-1124

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: davidsiegelbk@gmail.com	Oct 05 2020 23:43:00	David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
tr	EDI: QFJKOKOSZKA.COM	Oct 06 2020 03:33:00	Frank J Kokoszka, Kokoszka & Janczur, P.C., 19 South LaSalle, Suite 1201, Chicago, IL 60603-1419
29056518	+ EDI: AIS.COM	Oct 06 2020 03:33:00	Cap One, Bankruptcy Department, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
29056520	EDI: CAPITALONE.COM	Oct 06 2020 03:33:00	Capital One Bank USA NA, PO Box 71083, Charlotte, NC 28272-1083
29056522	Email/PDF: creditonebknotifications@resurgent.com	Oct 06 2020 02:08:45	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
29056523	EDI: DISCOVER.COM	Oct 06 2020 03:33:00	Discover Bank, Bankruptcy Department, PO Box 30943, Salt Lake City, UT 84130
29056524	Email/Text: PBNCNotifications@perituservices.com	Oct 05 2020 23:44:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
29056525	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2020 02:07:47	LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
29056526	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 06 2020 02:09:43	Merrick Bank, 10705 S. Jordan Gtwy. Ste. 200, South Jordan, UT 84095-3977
29056527	EDI: RMSC.COM	Oct 06 2020 03:33:00	SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015
29056998	+ EDI: RMSC.COM	Oct 06 2020 03:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
29056528	+ EDI: WTRRNBNK.COM	Oct 06 2020 03:33:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0752-1

User: nmolina

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Date Rcvd: Oct 05, 2020

Form ID: 309A

Total Noticed: 15

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
David M Siegel	on behalf of Debtor 1 James J. Scheib davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Frank J Kokoszka	trustee@k-jlaw.com fkokoszka@ecf.axosfs.com
Patrick S Layng	USTPRRegion11.ES. ECF@usdoj.gov

TOTAL: 3